CLAIMS:-

1. A system of providing entertainment over a computer network, comprising a server data processing system connected to a computer network, which server data processing system including a software configured and executable to allow at least a game to be played by a user *via* a data processing apparatus connected to said server data processing system *via* said computer network, wherein said software is configured and executable to calculate and store number of points scored by said user during playing of said game(s) for which the user has not paid, to calculate and store number of scored points for which the user has paid, and to allow said user to select at least a prize and to use said or part of said paid scored-points in exchange of said prize(s), characterized in that said software is configured and executable to allow said user to play said game(s) free of charge.

2. A system according to claim 1 further characterized in that said software is configured and executable to calculate and store number of unpaid points scored by said user in packets each corresponding to a pre-determined number of credits borrowed.

3. A system according to claim 2 further characterized in that said software is configured and executable to store a maximum of thirty packets of unpaid scored points.

4.   A system according to claim 2 further characterized in that said software is configured and executable to require a respective pre-determined number of credits for playing each or the game.

5.   A system according to claim 2 further characterized in that said software is configured and executable to allow said user to remove at least one packet of scored unpaid points.

6.   A system according to claim 4 further characterized in that said software is configured and executable to allow said user to remove at least one packet of scored unpaid points.

7.   A system according to claim 2 further characterized in that said server data processing system is connected to at least one financial institution and said software is configured and executable to debit said user's account with said financial institution only when said points scored during playing of said game(s) are used in exchange for said prize(s).

8.   A system according to claim 6 further characterized in that said server data processing system is connected to at least one financial institution and said software is configured and executable to debit said user's account with said financial institution only when said points scored during playing of said game(s) are used in exchange for said prize(s).

9. A system according to claim 6 further characterized in that said software is configured and executable to store data relating to said user.

10. A system according to claim 7 further characterized in that said software is configured and executable to store data relating to said user.

11. A system according to claim 8 further characterized in that said software is configured and executable to store data relating to said user.

12. A system according to claim 2 wherein said computer network is Internet.

13. A system according to claim 8 wherein said computer network is Internet.

14. A system according to claim 11 wherein said computer network is Internet.

15. A method of providing entertainment over a computer network, including the steps of :-

(a) providing a server data processing system connected to a computer network, which server data processing system including a software;

(b) providing at least a game playable by a user *via* a data processing apparatus connected to said server data processing system *via* said computer network;

(c) calculating and storing number of points scored by said user during playing of said game(s) for which said user has not paid;

(d) calculating and storing number of scored points for which user has paid;

(e) assigning a respective amount of points to each of plurality of prizes; characterized in including a step of configuring said software to enable said user to play said game(s) free of charge.

16. A method according to claim 15 further characterized in including a step of assigning a pre-determined number of credits to said user.

17. A system according to claim 16 further characterized in including a step of deducting a respective pre-determined number of credits from the credits assigned to said user for playing each or the game.

18. A system according to claim 17 further characterized in that at least a portion of the existing total of unpaid points is removable by said user. .

19. A system according to claim 17 further characterized in that said server data processing system is connected to at least one financial institution and said software is configured and executable to debit said user's account with said financial institution only when said points scored during playing of said game(s) are used in exchange for said prize(s).

20. A system according to claim 18 further characterized in that said server data processing system is connected to at least on financial institution and said

software is configured and executable to debit said user's account with said financial institution only when said points scored during playing of said game(s) are used in exchange for said prize(s).